

Debtor 1	Robert A Goad, II
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Southern	District of Indiana (State)
Case number	17-71232-AKM-13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V	Court claim no. (if known): <u>17-1 and 18-1</u>
Last 4 digits of any number you use to identify the debtor's account:	0 7 3 9	
Property address:	3211 South Weinbach Avenue Number Street	
	Evansville	IN 47714 City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 3,046.54
- b. Total fees, charges, expenses, escrow, and costs outstanding: balance owed on Supplemental POC + (b) \$ 3,058.07
- c. **Total.** Add lines a and b. Less Unapplied balance of \$350.22 (c) \$ 5,754.39

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 12 / 01 / 2022
MM / DD / YYYY

Debtor 1

Robert A Goad, II

First Name

Middle Name

Last Name

Case number (if known) 17-71232-AKM-13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Dylan Dean Smith

Signature

Date 5 / 16 / 2023

Print

Dylan Dean Smith

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

OH

45140

City

State

ZIP Code

Contact phone (513) 444 - 4100

Email bankruptcy@sottileandbarile.com



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619
888-504-6700 | www.rushmorelms.com

May 15, 2023

Robert A Goad II
Danielle S Goad
3211s Weinbach Ave
Evansville, IN 47714 0000

Loan No: [REDACTED]

Loan Type: FHA

FHA Case No/Sec: [REDACTED]

Property Address:
3211 S Weinbach Ave
Evansville IN 47714

Default Support
Internal Use

PAYOUT STATEMENT

This notice is in reply to your May 15, 2023 inquiry/request for payoff figures or offer to tender an amount to prepay in full your FHA-insured mortgage serviced by Rushmore Loan Management Services (RLMS) and to advise of the procedure which to accomplish a full prepayment of your mortgage.

Important Notice: If your loan was originated prior to January 21, 2015, RLMS will accept prepayment with interest paid to the first of the month following the date prepayment is received. If your loan was originated on or after January 21, 2015, RLMS will accept prepayment with interest paid to the date prepayment is received.

It is to your advantage to payoff and/or arrange closings so that the prepayment reaches us on or before (as close to the end of the month as possible) the first work day of the month.

Unlike principal (which is paid in the current month's mortgage payment), interest earned by the mortgagee the previous month must be paid in the next month's mortgage payment since the interest must be earned by the mortgagee before it is owed by the mortgagor.

The interest being charged to the next installment due date, with regard to prepayments, is in fact interest that was earned the previous month and has yet to be paid by the mortgagor.

[REDACTED]



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619
888-504-6700 | www.rushmorelm.com

Loan No. [REDACTED]

ONLY CERTIFIED FUNDS WILL BE ACCEPTED FOR THE PAYOFF SHOWN BELOW.

These figures are good to June 01, 2023. (the "Good-Through Date")
This loan is due for the October 01, 2022 payment.

The current total unpaid Principal Balance is:	\$ 56,271.90
Unpaid Interest Due at Payoff	\$ 1,793.70
Suspense Balance	\$ -454.42
Pro Rata MIP	\$ 122.84
Recoverable Corporate Advances	\$ 1,588.86
Amort/Hist/Doc Fee	\$.00
Prop Insp & Preserv	\$ 20.00
Recon/Recording Fee	\$ 25.00
Deferred Interest	\$.00
Short Interest	\$.00
* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * \$	59,367.88

2nd Principal Balance	\$.00
2nd Interest Balance	\$.00

The total unpaid Principal Balance includes the 2nd Principal Balance, 2nd Interest Balance, Principal Reduction Amount (HAMP incentive) and/or a Forbearance Amount that is serviced by Rushmore.

If the loan is less than 30 days past due the Principal Reduction Amount is deducted from the total amount due.

Funds received after June 01, 2023 will require an additional full month interest calculated at \$ 199.30 per Month to the date of prepayment.

Should the foreclosure sale occur prior to the Good-Through Date, this letter is not valid past the foreclosure sale date.

Payoff funds being sent by mail must be directed to:

Rushmore Loan Management Services LLC
Attn: Payoff Department
15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618

These figures are subject to final verification by the Noteholder. Figures may be adjusted if any check/money order previously received is rejected by the institution upon which it was drawn.

The escrow balance is subject to audit and may change due to receipts and/or disbursements from the account prior to payment in full. The current escrow balance of \$ 2,479.14 will be refunded upon receipt of the release from the current Noteholder.



Loan No. [REDACTED]

Any amounts included in the Estimated Fees and Costs section of this letter anticipate certain actions we must take before the Good-Through Date pursuant to our rights and duties under the Loan Documents. These Estimated Fees and Costs are expenses related to the servicing of your loan we have already incurred but not yet received an invoice for or for which we anticipate incurring on or before the Good-Through Date. There may be additional fees incurred for which you are responsible that are unknown as of the date of this letter and which are not included above. Estimated Fees and Costs may include, but are not limited to, expenses for items such as escrow advances for property taxes, insurance, legal fees and costs, or other advances necessary and permissible under the Loan Documents. You do not have to pay for any fees or costs not incurred by the time your full payment is received. In the event you submit a payment for more than the total amount owed at the time the payment is received, we will refund you the difference.

Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. A late charge of \$ 13.14 will be assessed 16 days after a current payment is due and should be added to the payoff total if received after that time. All the past due amounts are included in the above figures.

If this property is sold, please provide the seller's forwarding address.

If you have any questions, please contact our Customer Care Department at Toll Free 1-888-504-6700 Monday through Friday, 8:00 a.m. to 6:00 p.m., CT.

Sincerely,

PAYOUT DEPARTMENT
RUSHMORE LOAN MANAGEMENT SERVICES
[REDACTED]



	\$	948.86	\$	948.86	PAYMENT CHANGES				
					DATE	P&I	Escrow	TOTAL	Reference
post fees/PFN prepetition	\$	1,729.67	\$	1,729.67	01/01/18	328.46	264.72	593.18	Payment listed in POC
post arrearages	\$	3,596.82	\$	1,654.20	02/01/18	328.46	263.34	591.80	Payment listed in POC
					09/01/18	328.46	271.01	599.47	NOPC filed with the court
					08/01/19	328.46	315.15	643.61	NOPC filed with the court
					08/01/20	328.46	327.56	656.02	NOPC filed with the court
					08/01/21	328.46	388.99	717.45	NOPC filed with the court
Goad					11/01/22	328.46	170.68	499.14	NOPC filed with the court
12/27/2017					03/01/23	328.46	181.02	509.48	NOPC filed with the court
17-1232							0.00		
1/1/2018							0.00		

Loan#	[REDACTED]
Borrower:	Goad
Date Filed:	12/27/2017
BK Case #	17-71232
First Post Petition	
Due Date:	1/1/2018
POC covers:	12/1/2017
prepet claim	\$ 1,729.67

Date	Amount Recvd	Payment Type	Post Petition Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	ao due	ao credit	ao debit	ao susp	ao paid to date	
Beginning Suspense Balance																			
1/3/2018	\$524.60	Post	1/1/18	\$524.60	\$0.00	\$599.47	-\$599.47	\$0.00				\$0.00	\$0.00	9/1/2018	\$599.47	-\$599.47	\$0.00	\$0.00	
2/5/2018	\$591.80	Post	2/1/18	\$591.80	\$0.00	\$599.47	-\$1,198.94	\$0.00				\$0.00	\$0.00	10/1/2018	\$599.47	-\$1,198.94	\$0.00	\$0.00	
3/22/2018	\$591.80	Post	3/1/18	\$591.80	\$0.00	\$599.47	-\$1,798.41	\$0.00				\$0.00	\$0.00	11/1/2018	\$599.47	-\$1,798.41	\$0.00	\$0.00	
4/1/2018	\$591.80	Post	4/1/18	\$591.80	\$0.00	\$599.47	-\$2,397.88	\$0.00				\$0.00	\$0.00	12/1/2018	\$599.47	-\$2,397.88	\$0.00	\$0.00	
5/7/2018	\$591.80	Post	5/1/18	\$591.80	\$0.00	\$599.47	-\$2,997.35	\$0.00				\$0.00	\$0.00	1/1/2019	\$599.47	-\$2,997.35	\$0.00	\$0.00	
6/19/2018	\$591.80	Post	6/1/18	\$591.80	\$0.00	\$599.47	-\$3,596.82	\$0.00				\$0.00	\$0.00	2/1/2019	\$599.47	-\$3,596.82	\$0.00	\$0.00	
7/16/2018	\$591.80	Post	7/1/18	\$591.80	\$0.00	\$450.00	-\$4,046.82				\$450.00	-\$450.00	\$0.00	atty fees		\$3,596.82	\$0.00	\$0.00	
8/21/2018	\$591.80	Post	8/1/18	\$591.80	\$0.00	\$198.86	-\$4,245.68	\$198.86			\$198.86	-\$648.86	\$0.00	atty costs		\$3,596.82	\$0.00	\$0.00	
3/1/2019			9/18-2/19 SO; AMD PLAN d: 3/19 - 4/19				-\$4,245.68							3/1/2019	\$599.47				
7/5/2019	\$599.47	Post	5/1/19	\$599.47	\$0.00	\$3,596.82	-\$648.86				\$648.86		\$0.00	\$648.86	4/1/2019	\$599.47	-\$4,795.76	\$0.00	
8/6/2019	\$599.47	Post	6/1/19	\$599.47	\$0.00	\$648.86	\$0.00						\$0.00			\$4,795.76	\$0.00		
8/6/2019	\$599.47	Post	7/1/19	\$599.47	\$0.00			\$0.00					\$0.00			\$4,795.76	\$0.00		
9/6/2019	\$643.61	Post	8/1/19	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
10/4/2019	\$643.61	Post	9/1/19	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
11/5/2019	\$643.61	Post	10/1/19	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
12/4/2019	\$643.61	Post	11/1/19	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
1/7/2020	\$643.61	Post	12/1/19	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
2/7/2020	\$643.61	Post	1/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
3/12/2020	\$643.61	Post	2/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
5/7/2020	\$643.61	Post	3/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
6/11/2020	\$643.61	Post	4/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
6/11/2020	\$643.61	Post	5/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
7/29/2020	\$643.61	Post	6/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
8/12/2020	\$643.61	Post	7/1/20	\$643.61	\$0.00								\$0.00			\$4,795.76	\$0.00		
9/10/2020	\$643.61	Post				\$643.61	\$643.61	\$643.61					\$0.00			\$4,795.76	\$0.00		
10/6/2020	\$643.61	Post	8/1/20	\$656.02	-\$12.41	\$12.41	\$12.41	\$631.20					\$0.00			\$4,795.76	\$0.00		
11/10/2020	\$643.61	Post	9/1/20	\$656.02	-\$12.41	\$12.41	\$12.41	\$618.79					\$0.00			\$4,795.76	\$0.00		
12/11/2020	\$643.61	Post	10/1/20	\$656.02	-\$12.41	\$12.41	\$12.41	\$606.38					\$0.00			\$4,795.76	\$0.00		
1/11/2021	\$643.61	Post	11/1/20	\$656.02	-\$12.41	\$12.41	\$12.41	\$593.97					\$0.00			\$4,795.76	\$0.00		
2/15/2021	\$643.61	Post	12/1/20	\$656.02	-\$12.41	\$12.41	\$12.41	\$581.56					\$0.00			\$4,795.76	\$0.00		
3/9/2021	\$643.61	Post	1/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$569.15					\$0.00			\$4,795.76	\$0.00		
4/8/2021	\$643.61	Post	2/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$556.74					\$0.00			\$4,795.76	\$0.00		
5/17/2021	\$643.61	Post	3/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$544.33					\$0.00			\$4,795.76	\$0.00		
6/7/2021	PPFN							\$544.33			\$309.17		\$309.17			\$4,795.76	\$0.00		
6/7/2021	\$643.61	Post	4/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$531.92					\$309.17			\$4,795.76	\$0.00		
7/14/2021	\$643.61	Post	5/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$519.51					\$309.17			\$4,795.76	\$0.00		
8/10/2021	PPFN							\$519.51			\$161.14			\$470.31		\$470.31			
8/10/2021	\$643.61	Post	6/1/21	\$656.02	-\$12.41	\$12.41	\$12.41	\$507.10					\$470.31			\$4,795.76	\$0.00		
9/7/2021	PPFN							\$507.10			\$35.76			\$506.07		\$506.07			
9/7/2021	\$717.45	Post	7/1/21	\$656.02	\$61.43	\$61.43		\$568.53					\$506.07			\$4,795.76	\$0.00		
10/15/2021	PPFN												\$568.53			\$541.83			
10/15/2021	\$717.45	Post	8/1/21	\$717.45	\$0.00			\$568.53					\$541.83			\$4,795.76	\$0.00		
11/8/2021	PPFN							\$568.53			\$20.51			\$562.34		\$562.34			
11/8/2021	\$717.45	Post	9/1/21	\$717.45	\$0.00			\$568.53					\$562.34			\$4,795.76	\$0.00		

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
EVANSVILLE DIVISION**

In Re:

Case No. 17-71232-AKM-13

Robert A Goad, II
Danielle S Goad
aka Danielle S Bell

Chapter 13

Debtors.

Judge Andrea K. McCord

ADDENDUM TO RESPONSE TO NOTICE OF FINAL CURE PAYMENT

Date last payment received on the mortgage:	3/10/2023
Date next post-petition payment due:	12/1/2022
Amount of the next post-petition payment:	\$ 499.14
Unpaid principal of the loan:	\$ 56,271.90
Additional amounts due for any deferred or accrued interest:	\$ 1,793.70
Balance of the escrow account:	\$ 2,479.14
Balance of unapplied funds or funds held in suspense account:	\$ (350.22)

Respectfully Submitted,

/s/ Dylan Dean Smith

Dylan Dean Smith (35433-72)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor

CERTIFICATE OF SERVICE

I certify that on May 16, 2023, a copy of the foregoing Response to Notice of Final Cure Payment was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

Lloyd Koehler, Debtors' Counsel
lloydkoehler@hotmail.com

Robert Musgrave, Trustee
evansville@trustee13.com

Office of the U.S. Trustee
ustpregion10.in.ecf@usdoj.gov

I further certify that on May 16, 2023, a copy of the foregoing Response to Notice of Final Cure Payment was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Robert A Goad, II, Debtor
3211 S Weinbach Avenue
Evansville, IN 47714

Danielle S Goad, Debtor
3211 S Weinbach Avenue
Evansville, IN 47714

/s/ Dylan Dean Smith
Dylan Dean Smith (35433-72)
Attorney for Creditor